PATENT

Paper No.

File: GRAFF-US-04

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard, A.

Serial No. : 10/580,083

Filed : 19 November 2004

For : COMPUTER CONTROL OF NON-DEBT FUNDING

SYSTEM FOR HOME FINANCE

Priority Date : 21 November 2003

MS: No Fee Amendment

Honorable Commissioner of Patents P.O. Box 1450

Alexandria, VA 22313-1450

## TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application are the

## following:

- Information Disclosure Statement; and
- 2. PTO-1449 Form and Cited Art.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby

authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: 29 September 2008

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